

**AMENDMENTS TO THE SPECIFICATION**

Please amend the following paragraphs of the substitute specification:

At page 4, please amend para. [0011] as follows:

[0011] Referring now to FIG. 1, there is illustrated a functional block diagram of a wallet consolidator shown generally at 100. The functional components of the wallet consolidator 100 include a controller 110, a memory 120, a user input cluster 130, a data interface 140, a keypad 150, a telephone interface 160, a smart card interface 170, a bar code scanner 180, an infrared (IR) transceiver 190, a display screen 200, a radio frequency (RF) transceiver 210 and a magnetic stripe reader/writer 220.

At page 5, please amend para. [0013] as follows:

[0013] A keypad ~~160~~150, is used as a user input for inputting information or indicating selections and actions to the wallet consolidator 100. In the preferred embodiment of the present invention, the keypad ~~160~~150 is a numeric keypad, however; in an alternative embodiment the keypad ~~160~~150 is an alphanumeric keypad. The user input cluster 130 provides an additional user input for communicating selections and actions to the wallet consolidator 100. While it is understood that the user input cluster 130 can have any number of input buttons, the preferred embodiment of the present invention includes an up and a down button for moving through options provided to the user on the display screen 200, a delete button for removing items from the display screen and an activate button for making a selection and/or enabling an action by the wallet consolidator 100.

Please amend the abstract as follows:

A wallet consolidator and related methods are provided~~method and apparatus for warehousing information in a wallet consolidator.~~ The wallet consolidator can include~~includes~~ a controller for controlling operation of the wallet consolidator, a magnetic stripe reader/writer for reading and writing magnetic stripes, a bar code scanner for scanning bar codes, a keypad for inputting user selections and commands, a memory for storing information provided to the wallet consolidator, a smart card interface for effectuating communication between the wallet consolidator and a smart card, and a display screen for displaying text, ~~and graphics, the display screen further for displaying and~~ a bar code pattern capable of being scanned by a bar code reader. ~~To store information in the wallet consolidator, or alternatively in a smart card interfaced to the wallet consolidator, information~~ Information is read from magnetic stripes on various types of cards such as, but not limited to, credit, debit and identification cards. Additionally, ~~images of the cards including, but not limited to, signatures and portraits are downloaded and stored.~~ A user retrieves the information from any of the stored magnetic stripes and writes the information to a single magnetic stripe for use in a point of sale transaction. Similarly, ~~stored~~ images are retrieved and displayed on a display screen ~~including a bar code which can be scanned by a bar code scanner.~~